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**CONSUMER ALERT**

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**ATTORNEY GENERAL CAUTIONS TORNADO VICTIMS TRYING TO REBUILD**

Attorney General Bob Cooper and Division of Consumer Affairs Director Mary Clement are offering some tips to help victims of Tuesday's tornadoes find the resources they need to repair homes and businesses.

Consumers who need repair work done quickly following a natural disaster are often targets of faulty construction work, fraud, price gouging, charity scams and loan scams.

"Emergency situations understandably cause anxiety and frustration for homeowners and renters eager to get their lives back in order," Attorney General Cooper said. "Unfortunately, some Tennesseans may be approached by unscrupulous opportunists looking to make quick money."

Director Clement suggested anyone who suspects they may have been unfairly targeted for fraud to report the incident to the Division of Consumer Affairs at 615-741-4737 or toll-free in Tennessee at 1-800-342-8385.

The Attorney General and the Division of Consumer Affairs want every citizen to know that there are several resources available to help Tennesseans make well-informed consumer choices.

Some of those include:

\*If you are looking for a reliable contractor, contact the Board for Licensing Contractors at 1-800-544-7693 or go online to <http://www.state.tn.us/commerce/boards/contractors/index.html> to

confirm whether the contractor is licensed with the State of Tennessee.

\*The Attorney General's website at <http://www.attorneygeneral.state.tn.us/cpro/disaster.htm> offers important information related to common disaster-related consumer fraud issues such as home repair, price gouging, charity fraud, and flood damage.

Another excellent resource for consumers is the Division of Consumer Affairs website at [www.state.tn.us/consumer](http://www.state.tn.us/consumer). This website features a 'Buyer Beware' list which includes problem contractors and others who have neglected their responsibility to respond to consumer complaints. This is also the website to use if consumers want to file a complaint about a business or individual service provider. Finally, the Better Business Bureau of Tennessee at [www.bbb.org](http://www.bbb.org) and the FTC website at [ftc.gov](http://ftc.gov) offer additional consumer advice and tips.

The U.S. Federal Emergency Management Agency (FEMA) operates a Disaster Housing Program for displaced disaster victims. This includes Disaster Home Repair Assistance which provides grants to homeowners for minor but necessary home repairs, but consumers must contact them at 1-800-621-FEMA.

Attorney General Cooper and Director Clement also offer the following tips to help avoid becoming a victim of home repair scams:

\*Be wary of strangers arriving at your door offering to do repair, especially if they arrive in an unmarked truck or van. One common lure is someone claiming, "We've just finished a job nearby and have material left over so we can do the job for half the price."

\*Avoid high pressure sales tactics from anyone giving you a "now or never" alternative to purchase supplies or services.

\*Be cautious of requirements for a high down payment before doing any work, or of someone who refuses to provide a written estimate, contract, identification, or references.

\*Do not give out personal information such as your credit card or bank account number to someone you don't know.

\*When looking for a contractor, get at least two bids in writing.

\*Examine the contractor's business license and keep a record of the number or get a copy if possible.

\*Beware of fraudulent government grant offers. Government grants are not given to people who have not applied for them. Thieves may be looking to steal your identity through your personal information.

\*Seek the advice of trusted friends and family to find reputable businesses who will work with you to rebuild your future.